

# Medicare Enrollment Snapshot

## Enrollment in Medicare

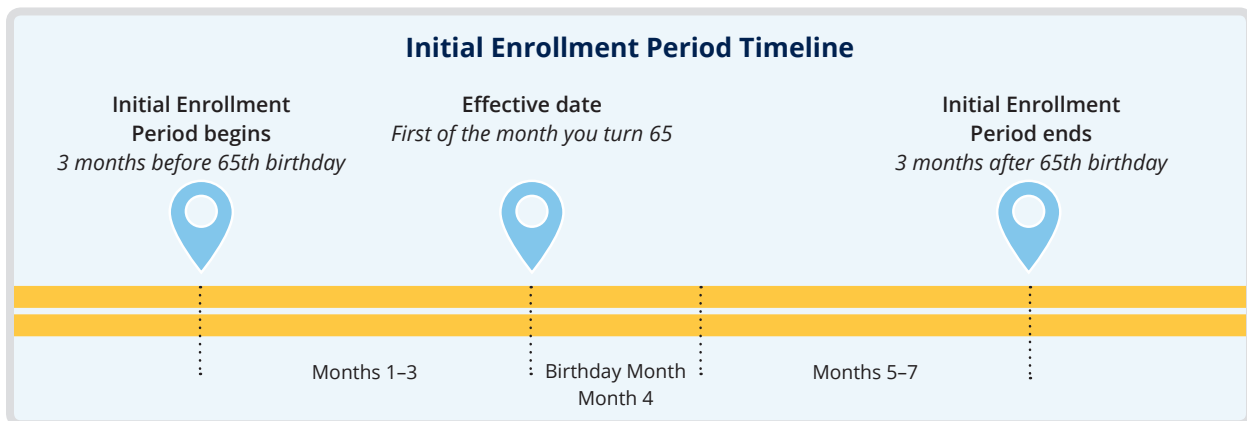
Medicare is a health insurance program created for people age 65 and older and for people under the age of 65 with certain disabilities. Original Medicare is made up of two parts—Part A (hospital insurance) and Part B (medical insurance).

Many people receive Medicare Part A and Medicare Part B **automatically** on the first day of the month they turn age 65 because they are already receiving Social Security or Railroad Retirement benefits.

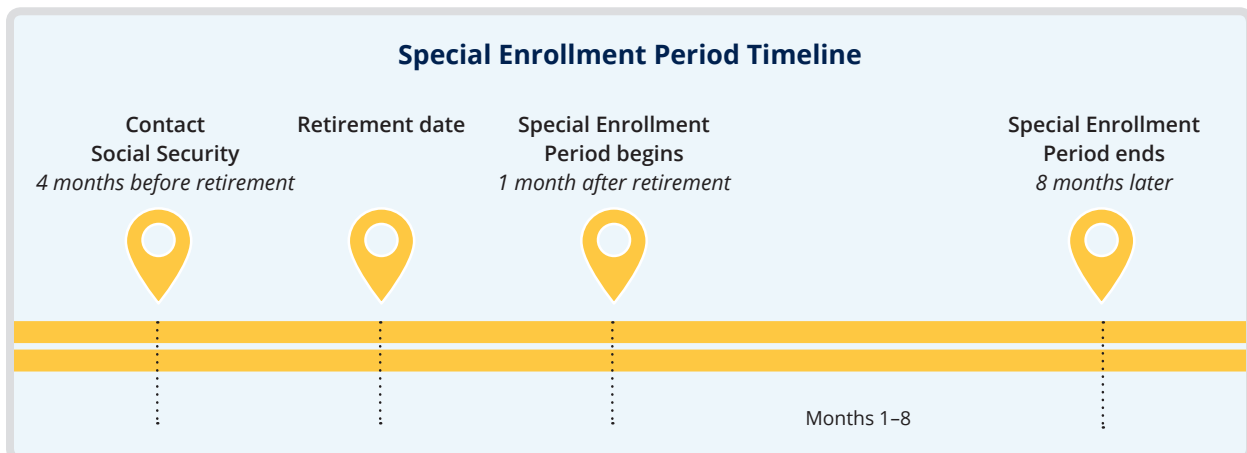
If you are automatically enrolled, you'll receive a red, white and blue Medicare card in the mail 3 months before your 65th birthday.

If you are not automatically enrolled because you are not receiving Social Security or Railroad Retirement benefits (if you're still working, for example), you may need to **apply** for Medicare Part A and/or Medicare Part B. You can apply during these times:

1. **Initial Enrollment Period**—the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after you turn 65.



2. **Special Enrollment Period**—you may qualify to sign up for a Special Enrollment Period if you've worked past the age of 65 and your employment or employer coverage is ending. This is an 8-month period that starts the month after your employment or employer coverage ends, whichever happens first.



You can also apply during the **General Enrollment Period**—January 1 to March 31 of each year. However, you may have to pay a higher premium for late enrollment if you apply during this time.

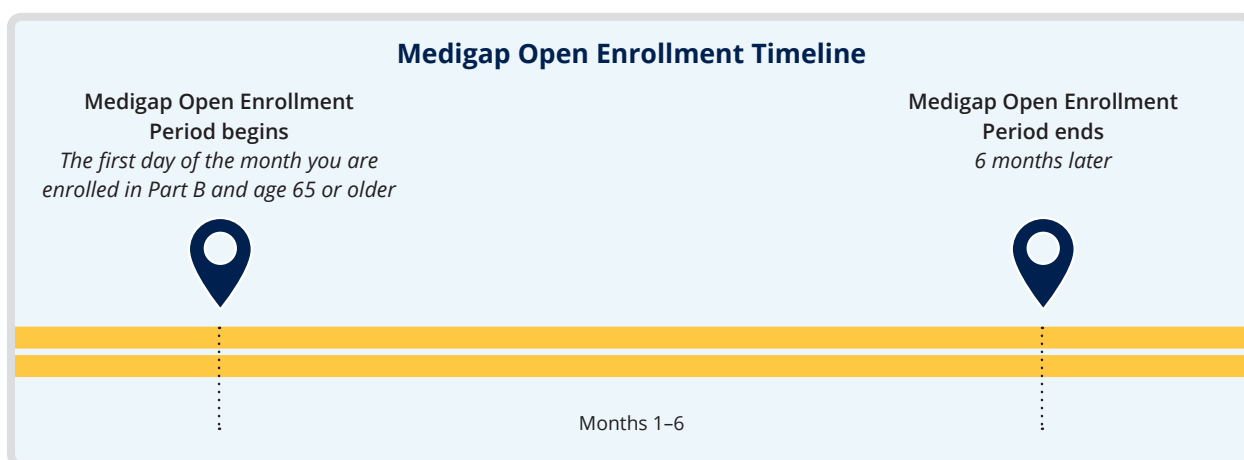
## Enrollment in Medicare Supplement (Medigap)

Medigap plans are designed to supplement Original Medicare by paying for health care costs (“gaps”) that Medicare alone does not pay.

To enroll in a Medigap plan, you must be enrolled in Medicare Part B and be age 65 or older. Medigap plans are also available to disabled individuals under age 65 who are eligible for Medicare.

Your **Medigap Open Enrollment Period** is a **6-month period\*** that automatically starts the first day of the month that you are enrolled in Medicare Part B.

**Important: If you miss your Open Enrollment Period and then decide you want Medigap coverage, you can still apply, but you risk denial of coverage or more expensive monthly premiums.**



**Questions about Medicare eligibility or your Medicare card? Contact the Social Security Administration at [www.ssa.gov](http://www.ssa.gov) or 800-772-1213.**

\* In Maryland, if you are under the age of 65 and disabled, your Open Enrollment period will begin on the date you are notified by Medicare of your enrollment in Part B.

The information provided in this document is for informational purposes only and is not intended to be legal advice. You should not rely on any statements provided herein as legal advice.

CareFirst MedPlus does not issue Medicare coverage. It does provide coverage that is supplemental to Medicare, which is described in the plan brochure.

Source: [www.medicare.gov](http://www.medicare.gov)

